



Order Filed on August 19, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Jonathan Schwalb, Esq.  
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Trust N.A., as Trustee of the SCIG Series III Trust  
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IN RE:

Liwaa J. Darwish

Debtor(s).

Case No.: 17-23053

Chapter 13

Hearing Date: August 8, 2019

Judge: John K. Sherwood

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3),  
is hereby **ORDERED**.

**DATED: August 19, 2019**

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Herbert B. Raymond, Esq.  
Property Involved("Collateral"): 159 Hamilton Trail, Totowa, NJ 07512

Relief sought:

- ✓ Motion for relief from the automatic stay
  - Motion to dismiss
  - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from April 1, 2019 to August 1, 2019.
- The Debtor is overdue for 5 payments at \$5,808.22 per month.
- Less Funds held in debtor(s) suspense (\$1,336.87).

Total Arrearages Due \$27,704.23

2. Debtor must cure all post-petition arrearages, as follows:

- The arrears in the amount of \$27,704.23 shall be capitalized into Debtor's Chapter 13 Plan.
- Within fourteen (14) days of the entry of this Order, Debtor shall file a modified Chapter 13 Plan reflecting the total arrearages due.
- Beginning on September 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$5,808.22 per month or as further defined in the terms of the Note, Mortgage, or any payment change notifications.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: **BSI Financial Services**  
**314 S. Franklin Street**  
**Titusville, PA 16354**

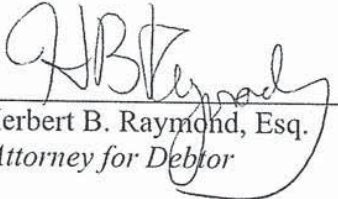
In the event of Default:

If the Debtors fail to make the regular monthly payments or fail to file a modified plan to address the post-petition arrearages within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order

 8/15/19  
Herbert B. Raymond, Esq.  
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
Attorney for Secured Creditor

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Liwaa J. Darwish  
Debtor

Case No. 17-23053-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db +Liwaa J. Darwish, 159 Hamilton Trail, Totowa, NJ 07512-2813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Herbert B. Raymond on behalf of Debtor Liwaa J. Darwish herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrvsler Capital as  
servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Jonathan C. Schwalb on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com  
Marie-Ann Greenberg magecf@magtrustee.com  
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nj-ecfmail@ecf.courtdrive.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9